

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19-12523-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Irene M Heyler
174 Marlboro Rd
Old Bridge, NJ 08857

Social Security No.:
xxx-xx-7685

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 2, 2019.

On March 16, 2023 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: May 24, 2023
Time: 10:00 AM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 17, 2023
JAN: pbf

Jeanne Naughton
Clerk

In re:
Irene M Heyler
Debtor

Case No. 19-12523-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Mar 17, 2023

Form ID: 185

Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2023:

Recip ID	Recipient Name and Address
db	+ Irene M Heyler, 174 Marlboro Rd, Old Bridge, NJ 08857-1425
lm	DITECH, PO Box 6172, Rapid City, SD 57709-6172
cr	#+ Old Bridge Municipal Utilities Authority, Scarinci & Hollenbeck, LLC, c/o Joel R. Glucksman, Esq., 1100 Valley Brook Ave., P.O. Box 790 Lyndhurst, NJ 07071-0790
518346839	#+ Old Bridge Municipal Utilities Authority, c/o Joel Glucksman, Esq., Scarinci & Hollenbeck, LLC, 1100 Valley Brook Ave, Lyndhurst, New Jersey 07071-3620

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 17 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 17 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Mar 17 2023 20:39:00	LoanCare, LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518014364	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 17 2023 20:42:35	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518052416	+ Email/PDF: ebn_ais@aisinfo.com	Mar 17 2023 20:42:30	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518188760	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 17 2023 20:39:00	LoanCare, LLC, 3637 Sentara Way, Virginia Beach VA 23452-4262
518074253	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 17 2023 20:42:21	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518014366	+ Email/Text: Mercury@ebn.phinsolutions.com	Mar 17 2023 20:39:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
518014367	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 17 2023 20:42:29	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518014368	+ Email/Text: clientservices@remexinc.com	Mar 17 2023 20:39:00	Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
518016220	+ Email/PDF: gecsedl@recoverycorp.com	Mar 17 2023 20:42:37	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

District/off: 0312-3

User: admin

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518014365	##+	Ditech Financial, LLC, P.O. Box 12765, Tempe, AZ 85284-0047

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor LoanCare LLC ajennings@raslg.com
Camille J Kassar	on behalf of Debtor Irene M Heyler ckassar@locklawyers.com bbkconsultantllc@gmail.com,tdell@locklawyers.com,ckassar@locklawyers.com,kassarcr75337@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor LoanCare LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor LoanCare LLC hkaplan@rasnj.com, kimwilson@raslg.com
Joel R. Glucksman	on behalf of Creditor Old Bridge Municipal Utilities Authority jglucksman@sh-law.com lmargotta@sh-law.com
Laura M. Egerman	on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com
Sindi Mncina	on behalf of Creditor LoanCare LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11